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JC05 Rec'd PCT/US 15 MAR 2002 US

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Annex US.II, page 1

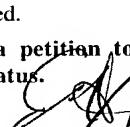
Express Mail No. EL651821806US

FORM PTO-1390 (REV 10-95)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTORNEY DOCKET NUMBER 1748UE010
TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A FILING UNDER 35 U.S.C. 371				U.S. APPLICATION NO. (If known, see 37 CFR 1.5) 10/088546
INTERNATIONAL APPLICATION NO. PCT/AU00/01125	INTERNATIONAL FILING DATE September 15, 2000	PRIORITY DATE CLAIMED September 15, 1999		
TITLE OF INVENTION AN ACCOUNT SYSTEM				
APPLICANT(S) FOR DO/EO/US Rick Roland Langmaid; Robert John Reed; Jason Andrew Grant				
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:				
<ol style="list-style-type: none">1. <input checked="" type="checkbox"/> This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.2. <input type="checkbox"/> This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.3. <input type="checkbox"/> This express request to begin national examination procedures (35 U.S.C. 371(f)) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b)) and PCT articles 22 and 39(1).4. <input checked="" type="checkbox"/> A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date.5. <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(c)(2)).<ol style="list-style-type: none">a. <input type="checkbox"/> is transmitted herewith (required only if not transmitted by the International Bureau).b. <input type="checkbox"/> has been transmitted by the International Bureau.c. <input type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US).6. <input type="checkbox"/> A translation of the International Application into English (35 U.S.C. 371(c)(2)).7. <input type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3)).<ol style="list-style-type: none">a. <input type="checkbox"/> is transmitted herewith (required only if not transmitted by the International Bureau).b. <input type="checkbox"/> have been transmitted by the International Bureau.c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired.d. <input type="checkbox"/> have not been made and will not be made.8. <input type="checkbox"/> A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).9. <input type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).10. <input type="checkbox"/> A translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).				
Items 11. to 16. below concern document(s) or information included:				
<ol style="list-style-type: none">11. <input type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98.12. <input type="checkbox"/> An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.13. <input type="checkbox"/> A FIRST preliminary amendment. <input type="checkbox"/> A SECOND or SUBSEQUENT preliminary amendment.14. <input type="checkbox"/> A subsequent specification.15. <input type="checkbox"/> A change of power of attorney and/or address letter.16. <input checked="" type="checkbox"/> Other items or information: priority request; formal drawings transmittal; pct request; International Search Report; PCT Demand receipt; International Preliminary Examination Report; PCT/IB/308				

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U.S. APPLICATION NO (if known) 107088546	INTERNATIONAL APPLICATION NO PCT/AU00/01125	ATTORNEY'S DOCKET NUMBER 17480P024		
17. <input checked="" type="checkbox"/> The following fees are submitted:		CALCULATIONS FOR PTO USE ONLY		
BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)):				
Neither international preliminary examination fee (37 CFR 1.482 nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by EPO or JPO \$1040.00				
International preliminary examination fee (37CFR1.482)not paid to USPTO but International Search Report prepared by the EPO or JPO. \$890.00				
International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee paid to USPTO (37 CFR 1.445(a)(2)) \$740.00				
International preliminary examination fee paid to USPTO (37 CFR 1.482) but all claims did not satisfy provisions of PCT Article 33(1)-(4) \$710.00				
International preliminary examination fee paid to USPTO (37 CFR 1.482) and all claims satisfied provisions of PCT Article 33(1)-(4) \$100.00				
ENTER APPROPRIATE BASIC FEE AMOUNT =		\$ 1040.00		
Surcharge of \$130.00 for furnishing the oath or declaration later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(e)).		\$		
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	
Total claims	28 - 20 =	8	X \$18.00	\$ 144.00
Independent claims	4 - 3 =	1	X \$84.00	\$ 84.00
MULTIPLE DEPENDENT CLAIM(S) (if applicable)		+ \$280.00	\$	
TOTAL OF ABOVE CALCULATIONS =		\$ 1268.00		
Reduction of 1/2 for filing by small entity, if applicable. Verified Small Entity Statement must also be filed (Note 37 CFR 1.9, 1.27, 1.28).		\$		
SUBTOTAL =		\$ 1268.00		
Processing fee of \$130.00 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(f)). +		\$		
TOTAL NATIONAL FEE =		\$ 1268.00		
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property +		\$		
TOTAL FEES ENCLOSED =		\$ 1268.00		
		\$ Amount to be: refunded	\$	
		charged	\$	
<p>a. <input checked="" type="checkbox"/> A check in the amount of \$ <u>1268.00</u> to cover the above fees is enclosed.</p> <p>b. <input type="checkbox"/> Please charge my Deposit Account No. _____ in the amount of \$ _____ to cover the above fees. A duplicate copy of this sheet is enclosed.</p> <p>c. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. <u>022666</u>. A duplicate copy of this sheet is enclosed.</p>				
<p>NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.</p> <p>SEND ALL CORRESPONDENCE TO.</p> <p>Blakely, Sokoloff, Taylor & Zafman LLP 12400 Wilshire Blvd. 7th Floor Los Angeles, CA 90025-1026</p>				
 <p>SIGNATURE Eric S. Hyman NAME</p>				
<p>30,139 REGISTRATION NUMBER</p>				

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Attorney Docket No.: 17480P024

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

RICK ROLAND LANGMAID, ET AL.

Application No.:

Art Group:

Filed:

Examiner:

For: AN ACCOUNT SYSTEM

Assistant Commissioner for Patents
Washington, D.C. 20231

TRANSMITTAL OF FORMAL DRAWINGS

Sir:

Enclosed herewith for filing in the above-identified U.S. Patent Application are the formal drawings, 8 sheets including 8 Figures. Applicant hereby authorizes any additional extension or petition fees under 37 C.F.R. §1.17 or credit for any overpayment to our Deposit Account No. 02-2666. A copy of the Fee Transmittal sheet is enclosed.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN

Dated: 3/15/02

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AN ACCOUNT SYSTEM

The present invention relates to an account system and an account processing method and, in particular, to a system which is able to extract account data from remote 5 accounting systems for businesses and generate and deliver accounting data and information, such as statements, for customers of the business.

For many small businesses the necessity to produce account statements for customers at regular intervals, process customer payments and produce cheques for 10 payment for their own creditors results in an undesirable administrative load. This load includes the time of personnel spent creating statements, the physical load on office printing and other equipment and time spent folding and mailing the statements produced. Whilst this process is done business personnel are unable to undertake day to day tasks and office equipment is unavailable for other users within the business.

15

It is however common practice for many businesses to require the production of statements and records of other financial transactions on a monthly basis, or on another statement cycle basis, and accordingly account personnel spend a significant proportion of time administering and physically carrying the needs of the accounting system. For 20 example, the document handling may require statements for customers to be printed, folded and placed into envelopes and for the envelopes to be subsequently mailed. Larger businesses may be able to take advantage of existing equipment which is capable of performing these mechanical tasks. It is not generally economic for smaller organisations to purchase or use such equipment.

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It is desired to provide an account system and method which alleviates the above difficulties or at least provides a useful alternative.

In accordance with the present invention there is provided an account processing 30 method, executed by an account system, including:

receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

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processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

5

The present invention also provides an account system, including:

means for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

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means for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and means for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

15

The present invention also provides account processing software, including:

code for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

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code for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and code for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

25

The present invention also provides account processing software stored on a computer readable storage medium, including:

extraction code for extracting account data in a predetermined format from an accounting software package of a client system; and

transport code for connecting to a remote server and transmitting the account data in an encrypted form to the server.

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A preferred embodiment of the present invention is hereinafter described, by way of example only, with reference to the accompanying drawings, wherein:

Figure 1 is a block diagram of a preferred embodiment of an account system;

5 Figure 2 is a flow diagram of basic account information production steps of the system;

Figure 3 is a flow diagram of form production steps executed by the system;

Figures 4 to 6 are detailed flow diagrams of the form production steps executed by software of the system;

10 Figure 7 is a flow diagram of payment steps executed using the system; and

Figure 8 is a flow diagram of check production steps executed using the system.

An account system 14, as shown in Figures 1 and 2, includes a web server 8, a process server 9, a database system 11, a production server 13 and printing equipment 15. The system 14 is accessible by remote computer systems 4 of clients over a 15 communications network 6, such as the Internet, using interfaces provided by the web server 8 and a software interface 12 stored on the client's system 4. Although a particular system architecture is shown in Figure 1 and described below, it will be understood by those skilled in the art that the hardware systems and software components of the system 14 may be provided by one machine or distributed over a number of machines, even to the 20 extent of being distributed over the communications network 6. The client systems 4 may be standard personal computers which would execute software accounting packages 10, such as MYOB™, Quicken™ or Microsoft Money™. These accounting software packages 10 are used to produce account data in formats which are dictated by the packages. The software packages 10 are sophisticated enough to handle all accounting requirements and 25 account data for a small business. This would include full details of all creditors and debtors for a business.

Clients of the account system 14 have installed on their machines 4 a software module 12 of the system 14 that acts as an interface between the accounting software 30 package 10 and the remaining equipment 8 to 15 of the system 14. The interface module 12 may be installed on the client's machine 4 when installing the accounting package 10, or can be downloaded from a secure web site maintained on the server 8. For instance, a

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new client may use their system 4 to connect the web site of the server 8 via the Internet 6 at step 30 as shown in Figure 3. After submitting forms available via the web interface during a registration process 32, the interface software 12 can be downloaded to the client's machine 4 and installed. The client then becomes an existing client, and like other existing clients, can connect to the web site maintained by the server 8 at step 38. Clients on connecting to the web site are required to enter authentication data, such as a username and password and then all further communications with the server 8 are executed using a secure protocol, such as that provided by the secure sockets layer (SSL). Once the client has been authenticated by the server 8, a user interface is presented to the client on their system 4 which allows the client to select from a number of account information processing procedures. On selecting a procedure, the required data is extracted periodically by the software interface 12 from the accounting package 10 as a data bundle at step 40 and passed to the process server 9 so as to then execute a polling and verification process 42. The process 42 is described in more detail below with reference to Figure 4. The account information processing procedure may be, for example, the production of account statements 44 for a customer 16, as shown in Figure 2. The statements 44 may be provided in a number of forms, such as by mail in printed form 46, fax 48 or email 50, or any mode of electronic delivery as described below. The data bundle may be sent from the client system 4 using HTTP, FTP or another communications protocol to an appropriately configured server of the system 4.

In establishing the procedure, the client may specify precisely what times the account information or statements need to be produced and therefore the interface 12 will extract the required data at times according to the parameters set by the client. For example, the client may set parameters corresponding to "No statement if statement value is less than \$x" or alternatively, "No statements to be issued to customers x, y and z", or for announcements appearing on the statements, such as, "a 1% discount for those customers paying within 14 days". Using the interface 12 the client may also make changes to the design or style of their account information documents.

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Once an existing client has logged on to the web site at step 38, as shown in Figure 4, the software interface 12 can be used to extract the required data from the accounting software package 10 at step 52. Alternatively, the client can use the accounting software

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package 10 and the interface module 12 to issue instructions for the download of the required data, and the module 12 will simply contact the server 8 to connect to the server and execute the authentication procedure after having extracted the required data at step 52. For the production of a statement, for example, the required data includes client 5 company and branch addressing information, customer names and address information, debit and credit details for the customers, account totals, and current and overdue balances for the extracted data period. The interface module 12 includes an extractor program to execute the data extract process from the accounting package 10, and also includes a transport program to establish an automatic connection to the web server 8, provide a web 10 interface for any business rule updates, and attend to actual transmission of the data to the server 8. The extractor program is platform independent in that it is able to execute and operate with a wide variety of operating systems and accounting software packages of client system 4. The extractor program is able to detect the operating system (OS) and the accounting software package being used by the client system 4. If more than one is being 15 used, the module 12 prompts the client for a selection. Once the determination is made, the extractor program accesses the required visual and data tables and operating data for the particular OS and accounting package 10 to extract the required data dictated by the client's business rules and variables. The required data is placed in a tagged file, similar to an XML file. At step 54 the required data is encrypted to produce an encrypted data 20 bundle at step 56 which is sent using HTTP or FTP to the web server 8, which forwards the encrypted data bundle on to a data directory of the process server 9. The server 9 executes a file filter application module which detects the arrival of data in the data directory by polling it regularly. When received the data bundle is unzipped and decrypted and placed in a registered directory for the client on the server 9, at step 58. Also at step 58, the file 25 filter application module updates a job queue and passes this information onto a verification process module to initiate verification processing of the newly arrived data file. The server 9 then executes a verification process module at step 60 using the data in the registered client's directory to determine whether the data received is now in the correct export format, being ASCII text. If the data is considered to be in the correct format at step 30 62, then the data 64 is accessed at step 66 by a main processing module 68 of the process server 9 as shown in Figure 5. If the verification process establishes that the received data

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is not in the correct export format, then the data file is deleted at step 70 and the client is sent an email to advise of the problem at step 72.

The main processing module 68, as shown in Figure 5, involves operating on the 5 data bundle in the ASCII text format 64 or other web based data 74 using a set of process routines, at step 78, stored on the process server 9. The process routines execute a number of business rules on the data and delete data records that are not required to be passed on to customers 16. The business rules executed define the account information processing procedure to be executed that has been determined by the client. The process routines 10 execute store procedures to place the parsed data into the relevant live tables of the database 11 according to the client business rules and variables. For example, the received data is selectively forwarded to header tables, logo tables and transaction tables for respective header, logo and transaction data to be accessed by the print processing module 94 described below. DPID processing and OMR processing is also executed on the data. 15 DPID processing validates each customer address against a master file of addresses, such as that provided by Australia Post, and when a match is found a barcode is generated that can be scanned by a postal authority, such as Australia Post, to expedite mail. OMR processing adjusts the data to ensure the documents to be printed include preferentially located lines on the edge of the page for optical reading by an envelope inserter of the 20 printing equipment 15. The printed lines designate to the inserter whether to insert multiple pages and/or other inserts into a single envelope. The customer data is then sorted by country, state and postcode for delivery. The sorting by postcode is important to ensure the statements or account information to be sent to a variety of locations can be bundled in postcodes or adjoining postcode areas to take advantage of any discounts available for 25 postal services. Billing variables are also processed according to client requirements, i.e. number of pages that may need to be printed, envelopes and overseas mailing requirements. Any anomalies in the data are picked up by the process routines. If testing of the data is required as determined at step 80 then test programmers of the system 14 are informed at step 82 to execute required tests on the process data before it is moved into a 30 live data table of the database 11 at step 84. Client design alterations are made according to design variables sent with the data bundle 40. The process data is used to form an updated invoicing table, at step 86, which is moved into the live tables of the database 11 at step 86. The data placed in the invoicing tables and other tables of the database 11 are

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included with cutoff times for processing. The process server 9 monitors the cutoff times, at step 90, and if a cutoff time for processing is reached, a signal is generated for an operator, otherwise operation returns to step 42. Once the signal is generated for the operator, which may be a visual alert generated on the screen of the process server 9, the 5 operator can then send a signal at step 92 to the production server 13 to trigger execution of a print processing module 94 on the server 13. The production server 13 uses the printing equipment 15 to print and mail out the account information at step 96, and then email the client at step 98 to advise that this occurred.

10 The print processing module 94 operates according to the procedure shown in Figure 6, which as discussed above, can be manually triggered at step 92 so to invoke a sort process 100. The sort process operates on the OMRs and DPIDs so as to sort the customer account data for a client by country and other criteria. Processing for a country is then executed and details for a printing job to be run accessed from the job queue or 15 entered at step 101. At step 103, the module 94 generates a Jetform file from the data in the invoicing table of the database 11. The Jetform file can then be sent directly to the printing equipment 15, as it specifies all parameters associated with a printing run, including the type of paper stock to be used. PDF files for the invoice data in the data tables are generated at step 103 for those customers that have requested PDF files of the 20 invoices, and these are emailed to the customers at step 109. For the printed invoices, the client is emailed with the billing details and estimated time of mailing at step 98. At step 102 an EXP-124 run sheet specifying the number of pages and envelopes to be processed and a sorted postcode list are generated for each country of origin and forwarded to the printing equipment 15 to print envelopes for delivery of the printed account statements, at 25 step 102. The tables used for the processes 100 and 102 are then archived and deleted from the live data table of the database 11, at step 104. The schedule for printing is then updated at step 108, and all statements and envelopes are printed according to the updated schedule at step 110 using the queued files created at steps 100 and 102. Statements are then inserted in the envelopes at step 112 and mailed at step 114. After mailing, execution then 30 returns to step 101 for another country. After creation of the Jetform file, at step 103, invoicing data to bill the clients of the system 14 is written into a separate accounting system (although it can alternatively be written into the database system 11) for processing

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in a batch, at step 105. The batch incorporates invoice data for all of the clients that are part of the printing run of the job. Batch processing is closed at step 107. For clients that are billed automatically by credit card, credit card processing is executed at step 111 to obtain payment for the amounts specified during batch invoice processing, and when 5 complete an update last process date flag is set in the database system 11, at step 113, to indicate that payment has been successful. Similar steps for the print processing can be executed for delivery of the statements via fax, at step 48 of Figure 2.

Once statements 44 have been sent to customers 16, as shown in Figure 7, the 10 customers 16 can use one of a variety of payment interfaces 20 to execute a payment 18 for the statement. The payment may be via normal methods to a bank in order to transfer funds into the client's account 24, or payment to the bank may be executed using a web based secure interface 22. The web based payment interface used may be one provided by the web server 8 for customers 16 to execute payments on the statements 44. Regardless of the 15 manner in which the payment is executed, a transaction receipt is generated once payment has been made by the interface 20 and this is passed to the system 14. The system 14 then uses the web server 8 to send, which may be by email, reconciled statement and payment data for use in the accounting package 10 of the client's machine.

Clients are also able to use the accounting package 10 and the software module 12 20 to instruct the creation and dispatch of cheques. Using the accounting package 10 to issue the instructions for the production of particular cheques, the interface module 12 will use a secure interface, such as SSL, to contact the client's bank so as to transfer the requisite funds from the client's account 24. Once this has occurred, then the system 14 via the web server 8 is sent an encrypted data bundle 56 which includes instructions for the generation 25 of cheques. The cheques are then printed and mailed, at step 120, using a process similar to that described previously with reference to Figures 3 to 6. Once mailed, the cheques attend to the payment 122 of creditors 124, as shown in Figure 8.

Many modifications will be apparent to those skilled in the art without departing 30 from the scope of the present invention as herein described with reference to the accompanying drawings.

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CLAIMS:

1. An account processing method, executed by an account system, including:
receiving account data over a communications network, said account data having
been extracted in a first predetermined format from an accounting software package of a
remote computer system of a client;
processing said account data for storage in a database system in a second
predetermined format and in a predetermined form based on parameters for the client; and
generating customer account information, such as statement data, from said account
data in said database system for respective customers of said client.
2. An account processing method as claimed in claim 1, including extracting said
account data in said first predetermined format.
- 15 3. An account processing method as claimed in claim 1, wherein said parameters
define business rules and variables for said client, and said business rules control said
account data processing.
4. An account processing method as claimed in claim 1, wherein said generating step
20 includes sending said account data to a printing system and printing, sorting and inserting
in envelopes said account information for said customers.
5. An account processing method as claimed in claim 4, wherein said account
information includes statements, invoice, cheques and/or other account documents.
- 25 6. An account processing method as claimed in claim 1, wherein said generating step
includes sending the account information to said customers by electronic transmission
media, such as email, fax and electronic funds transfer (EFT) systems.
- 30 7. An account processing method as claimed in claim 1, including making said
account information available to customers via a software interface accessible over a

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communications network, such as the Internet.

8. An account processing method as claimed in claim 7, wherein the software interface includes a transaction module for inputting payment instructions from customers

5 corresponding to the account information, and executing a payment transaction on the basis of the instructions.

9. An account processing method as claimed in claim 3, wherein said processing includes filtering, and verifying said account data, executing said business rules on said

10 account data using said variables and DPID and OMR processing.

10. An account system, including:

means for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software

15 package of a remote computer system of a client;

means for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and

means for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

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11. An account system as claimed in claim 10, including means for extracting said account data in said first predetermined format.

12. An account system as claimed in claim 10, including business rules and variables

25 for said client defined by said parameters, and said processing means executes said business rules.

13. An account system as claimed in claim 10, wherein said generating means includes a printing system for printing, sorting and inserting in envelopes said account information

30 for said customers.

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14. An account system as claimed in claim 13, wherein said account information includes statements, invoice, cheques and/or other account documents.

15. An account system as claimed in claim 10, wherein said generating means sends the account information to said customers by electronic transmission media, such as email, fax and electronic funds transfer (EFT) systems.

16. An account system as claimed in claim 10, including a software interface accessible over a communications network, such as the Internet, and which makes said account information available to customers.

17. An account system as claimed in claim 16, wherein the software interface includes a transaction module for inputting payment instructions from customers corresponding to the account information, and executing a payment transaction on the basis of the instructions.

18. An account system as claimed in claim 12, wherein said processing means filters, and verifies said account data, executes said business rules on said account data using said variables and executes DPID and OMR processing.

19. Account processing software, including:
code for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

20 code for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and
code for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

21 20. Account processing software as claimed in claim 19, including code for extracting said account data in said first predetermined format.

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21. Account processing software as claimed in claim 19, wherein said parameters define business rules and variables of said software for said client, and said business rules control said account data processing.
- 5 22. Account processing software as claimed in claim 19, wherein said generating code controls printing, sorting and inserting in envelopes said account information for said customers.
- 10 23. Account processing software as claimed in claim 22, wherein said account information includes statements, invoice, cheques and/or other account documents.
24. Account processing software as claimed in claim 19, wherein said generating code sends the account information to said customers by electronic transmission media, such as email, fax and electronic funds transfer (EFT) systems.
15
25. Account processing software as claimed in claim 19, includes a software interface accessible over a communications network, such as the Internet, for making said account information available to customers.
- 20 26. Account processing software as claimed in claim 25, wherein the software interface includes a transaction module for inputting payment instructions from customers corresponding to the account information, and executing a payment transaction on the basis of the instructions.
- 25 27. Account processing software as claimed in claim 21, wherein said processing code filters, and verifies said account data, executes said business rules on said account data using said variables and executes DPID and OMR processing.

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28. Account processing software stored on a computer readable storage medium, including:

extraction code for extracting account data in a predetermined format from an accounting software package of a client system; and

transport code for connecting to a remote server and transmitting the account data in an encrypted form to the server.

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
22 March 2001 (22.03.2001)

PCT

(10) International Publication Number
WO 01/20504 A1

(51) International Patent Classification⁷: G06F 17/60,
151/00

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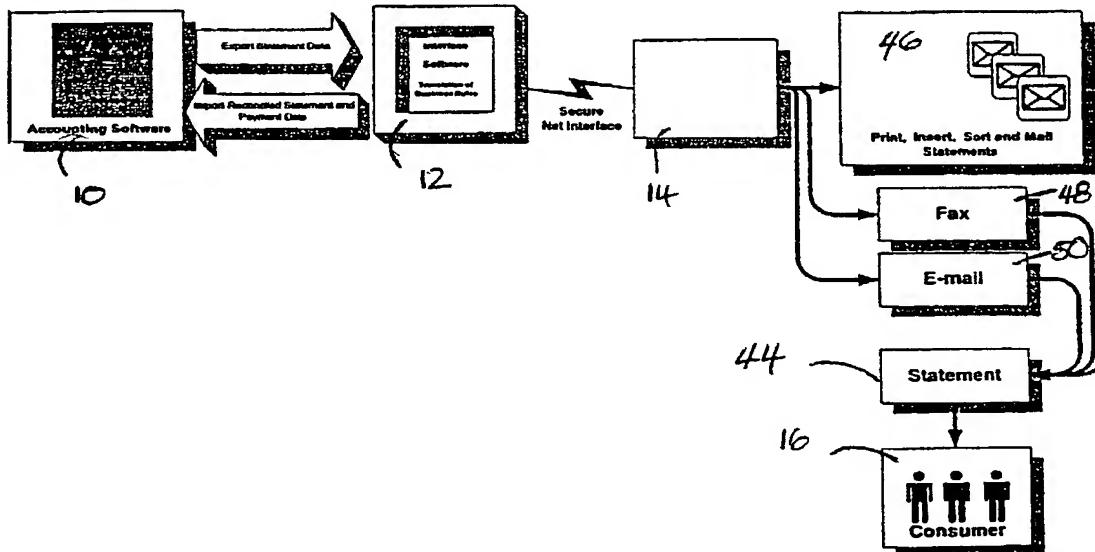
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[Continued on next page]

(54) Title: AN ACCOUNT SYSTEM



WO 01/20504 A1

(57) Abstract: An account processing method, executed by an account system, including receiving account data over a communications network, the account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client, processing the account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client, and generating customer account information, such as statement data, from the account data in the database system for respective customers of the client.

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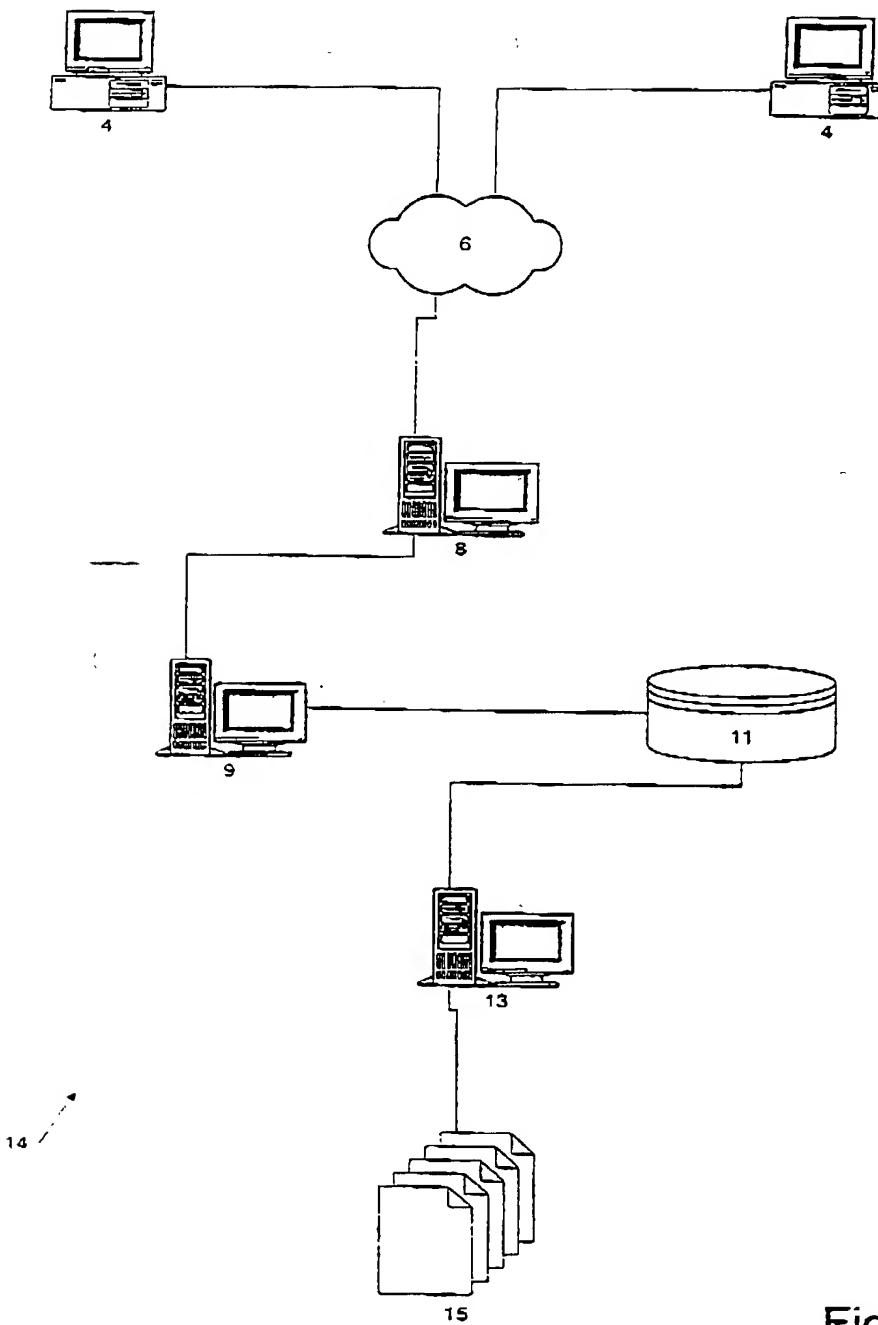


Figure 1

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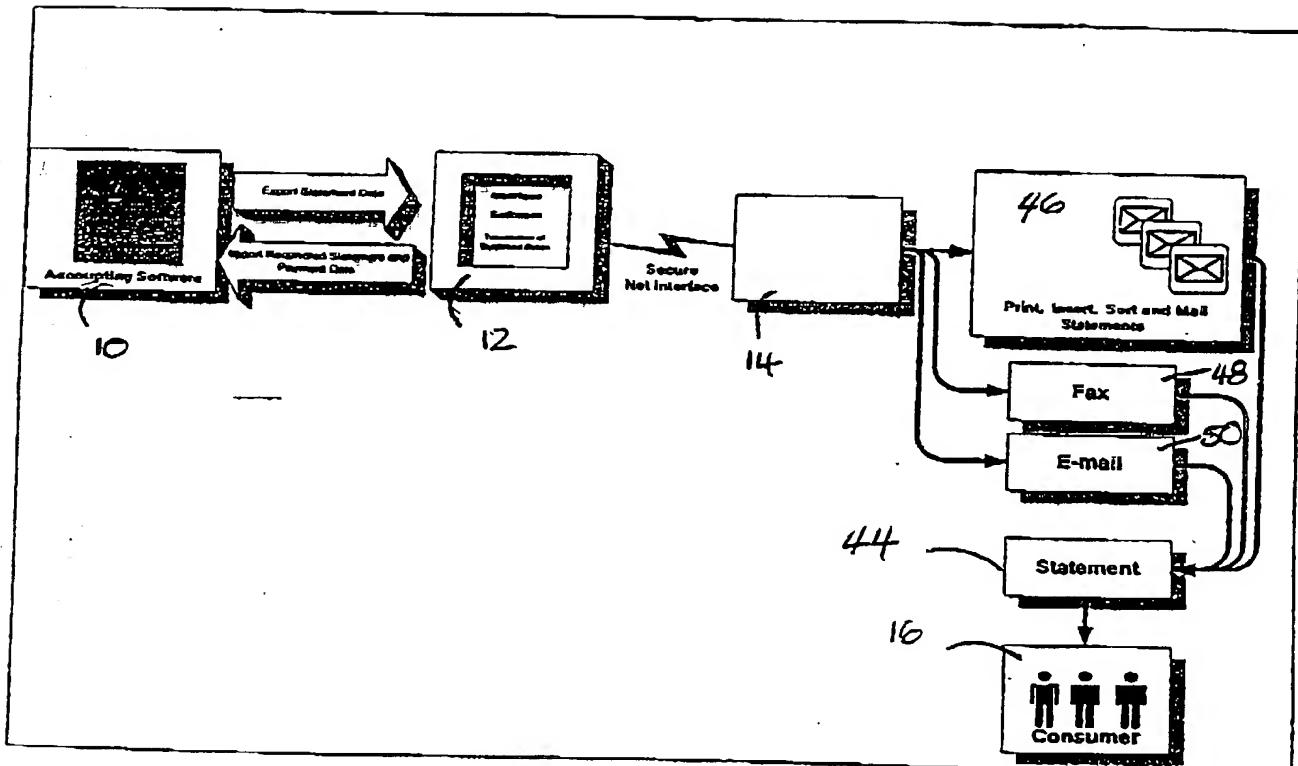
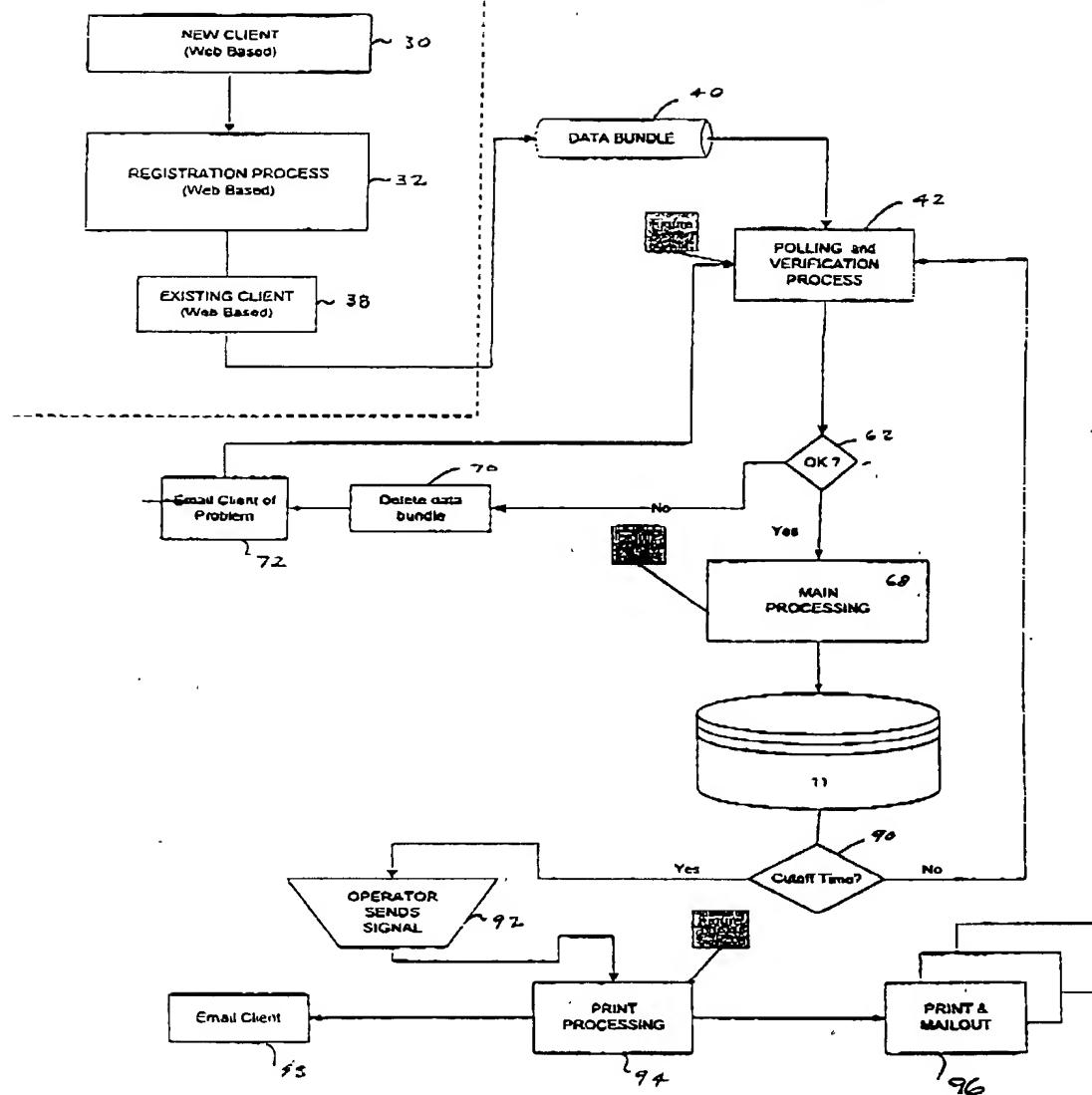


Figure 2

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Figure 3



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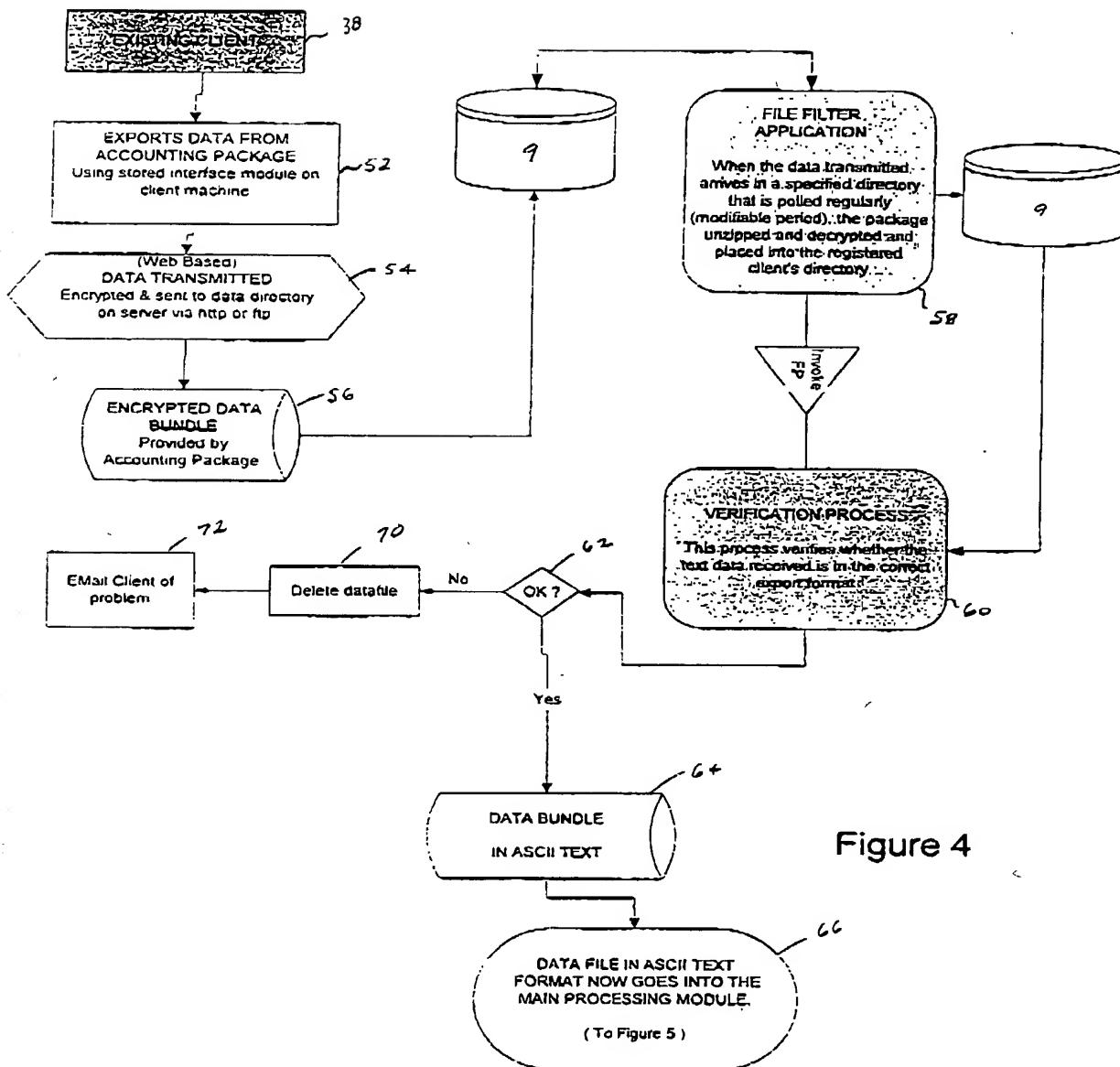


Figure 4

SUBSTITUTE SHEET (Rule 26)
RQ/AU

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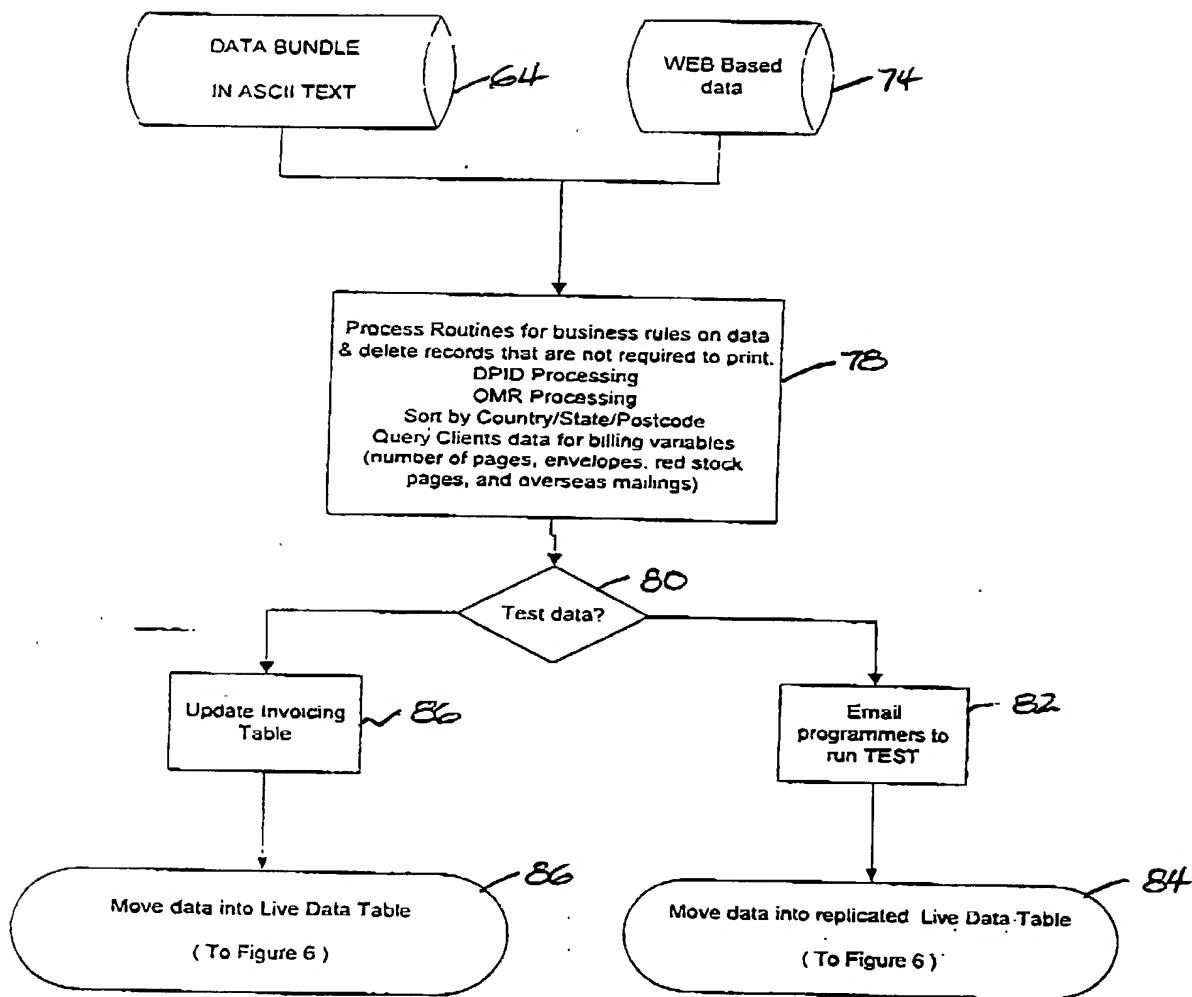


Figure 5

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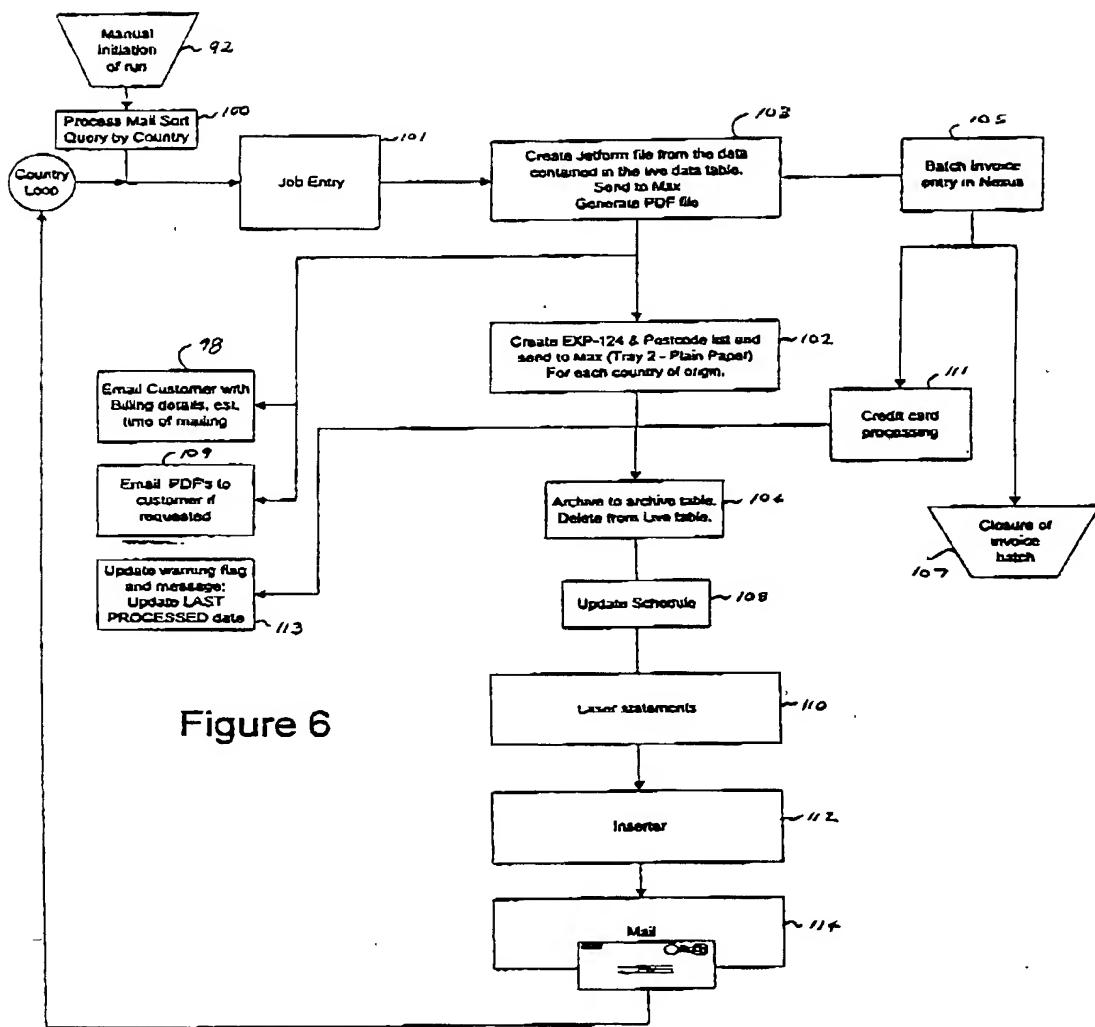


Figure 6

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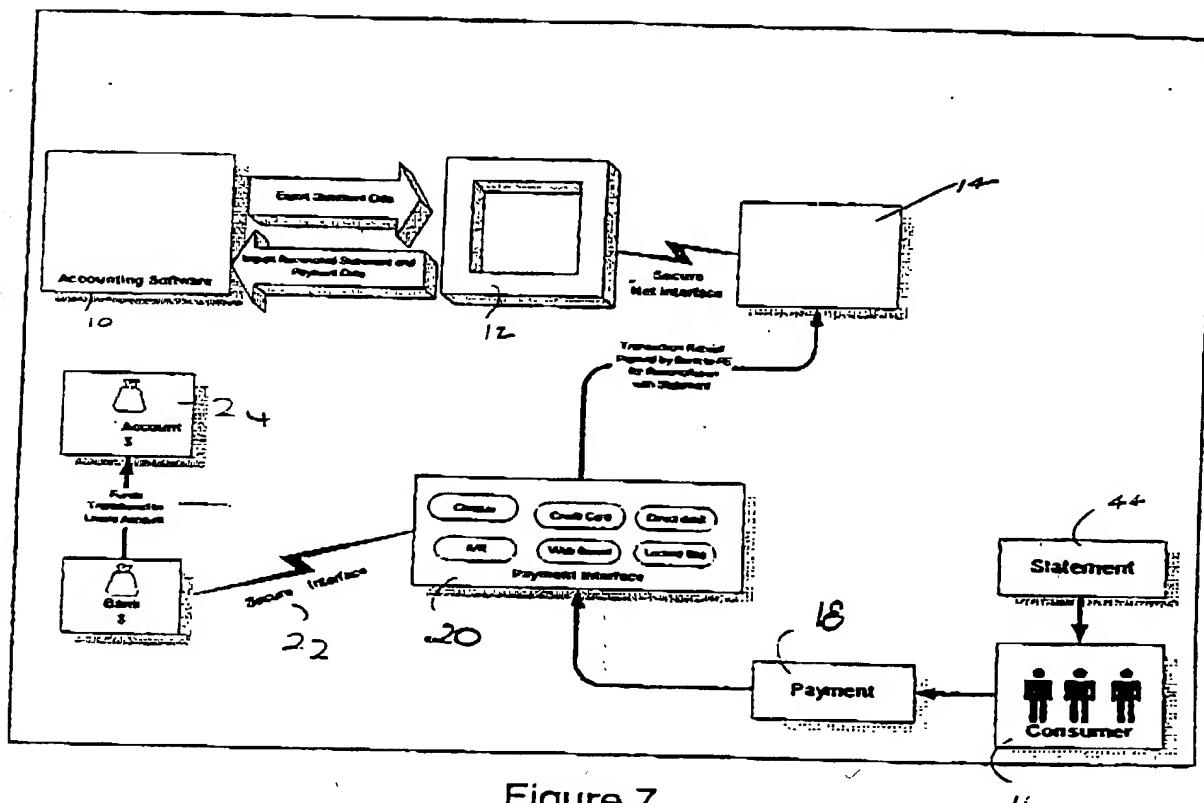


Figure 7

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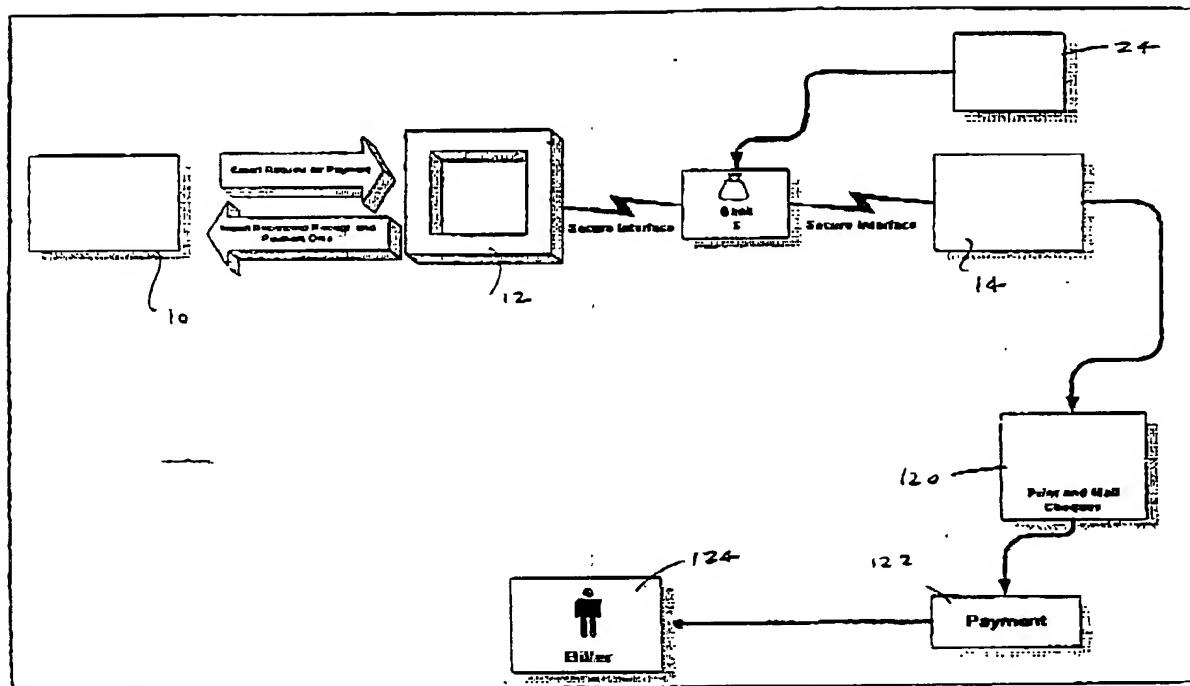


Figure 8



#5

Our Ref.: 017480. P024DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

An account system

the specification of which

International Patent Application No. PCT/AU00/01125 filed 15 September 2000
is attached hereto.

was filed on _____ as
Application Serial No. _____
and was amended on _____
(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used in the United States of America before my invention thereof, or patented or described in any printed publication in any country before my invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, and that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application.

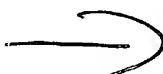
I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119, of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s) Priority Claimed

PQ2835/99 (Number)	Australia (Country)	15 September 1999 (Day/Month/Year Filed)	<input checked="" type="checkbox"/> Yes	No
PCT/AU00/01125 (Number)	PCT (Country)	15 September 2000 (Day/Month/Year Filed)	<input checked="" type="checkbox"/> Yes	No

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:



(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned) (1a)

I hereby appoint BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP, a firm including: William E. Alford, Reg. 37,764; Farzad E. Amini, Reg. No. 42,261; Aloysius T. C. AuYeung, Reg. No. 35,432; William Thomas Babbitt, Reg. No. 39,591; Carol F. Barry, 41,600; Jordan Michael Becker, Reg. No. 39,602; Bradley J. Bereznak, Reg. No. 33,474; Michael A. Bernadicou, Reg. No. 35,934; Roger W. Blakely, Jr., Reg. No. 25,831; Gregory D. Caldwell, Reg. No. 39,926; Kent M. Chen, Reg. No. 39,630; Lawrence M. Cho, Reg. No. 39,942; Yong S. Choi, Reg. No. 43,324; Thomas M. Coester, Reg. No. 39,637; Roland B. Cortes, Reg. No. 39,152; Barbara Bokanov Courtney, Reg. No. P42,442; William Donald Davis, Reg. No. 38,428; Michael Anthony DeSanctis, Reg. No. 39,957; Daniel M. De Vos, Reg. No. 37,813; Tarek N. Fahmi, Reg. No. P41,402; James Y. Go, Reg. No. 40,621; Richard Leon Gregory, Jr., P42,607; Dinu Gruia, Reg. No. 42,996; David R. Halvorson, Reg. No. 33,395; Thomas A. Hassing, Reg. No. 36,159; James A. Henry, Reg. No. 41,064; Willmore F. Holbrow III, Reg. No. P41,845; George W Hoover II, Reg. No. 32,992; Eric S. Hyman, Reg. No. 30,139; Dag H. Johansen, Reg. No. 36,172; William W. Kidd, Reg. No. 31,772; Tim L. Kitchen, Reg. No. P41,900; Michael J. Mallie, Reg. No. 36,591; Paul A. Mendonsa P42,879; Darren J. Milliken, P42,004; Thinh V. Nguyen, Reg. No. 42,034; Kimberley G. Nobles, Reg. No. 38,255; Michael A. Proksch P43,021; Babak Redjaian, Reg. No. 42,096; James H. Salter, Reg. No. 35,668; William W. Schaat, Reg. No. 39,018; James C. Schetter, Reg. No. 31,195; Anand Sethuraman, Reg. No. 43,351; Charles E. Shemwell, Reg. No. 40,171; Maria McCormack Sobrino, Reg. No. 31,639; Stanley W. Sokoloff, Reg. No. 25,128; Allan T. Sponseller, Reg. No. 38,318; Geoffrey T. Staniford, P43,151; Judith A. Szepesi, Reg. No. 39,393; Vincent P. Tassinari, Reg. No. 42,179; Edwin H. Taylor, Reg. No. 25,129; George G. C. Tseng, Reg. No. 41,355; Lester J. Vincent, Reg. No. 31,460; John Patrick Ward, Reg. No. 40,216; Stephen Warhola, P43,237; Charles T. J. Weigell, Reg. No. 43,398; Ben J. Yorks, Reg. No. 33,609; and Norman Zafman, Reg. No. 26,250; my attorneys; and Amy M. Armstrong, Reg. No. P42,265; Robert Andrew Diehl, Reg. No. P40,992; and Edwin A. Sloane, Reg. No. 34,728; my patent agents, with offices located at 12400 Wilshire Boulevard, 7th Floor, Los Angeles, California 90025, telephone (310) 207-3800, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith.

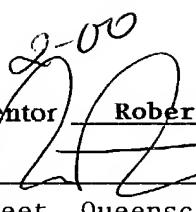
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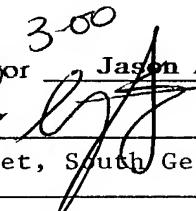
Full Name of Second/Joint Inventor Robert John REED

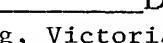
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Inventor's Signature _____ Date _____

Residence _____ Citizenship _____
(City, State) (Country)

Post Office Address _____

Full Name of Sixth/Joint Inventor _____

Inventor's Signature _____ Date _____

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